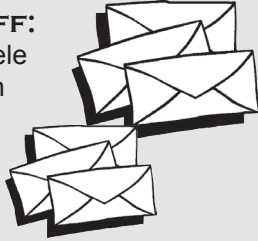


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*A \$5 service fee is applied for
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October 2020

The



We're 90 and we've got celebrating to do!

OPECU finally held its Annual Meeting for 2019 on Aug. 23, 2020, in the parking lot at OPECU, under three canopies from Dottie Brown.

It was short and sweet and covered old news, since 2019 was more than eight months ago. Thanks to all who attended for making it possible.

Marianne Zarling was again nominated and won the available seat on the OPECU Board of Directors. At the Reorganization Meeting, officers were re-appointed:

- ▶ Jo Helf, Chairperson
- ▶ Dottie Brown, Vice Chairperson
- ▶ Ed Spanbauer, Secretary
- ▶ Nick Helf, Treasurer
- ▶ Marianne Zarling, Member

What was the topic of interest? What 2020 means to YOUR credit union.

Unbeknown to many, last Feb. 20 OPECU turned **90** YEARS OLD! But all our plans for celebration got sidelined when Covid-19 came along.

However, we're not giving up on marking this very special occasion. We've got plans!

We hope you enjoy these fourth-quarter offerings as we mark nine decades serving you, our member-owners:

✓ OPECU is offering a deferred first payment special starting Oct. 3. That means no payment for **90** days on almost all loan specials for the last three months of the year.

Borrow \$5,000 or more in new money and you do not have to make any payments until

A message from your CU president

AFTER the holidays! That's right! The first payment is not due until after Jan 1. Please be aware that interest will continue to accrue during that time.

The special will apply to all our regularly scheduled loan promotions, except the Santa Loan, Fa-La-La Loan, Kwik Cash, Mortgage and Pay Day loans. They have their own special options.

✓ OPECU is offering a SPECIAL Certificate of Deposit savings rate of **.90%** APY for six months with any money you already have here. No new money, please. Interested in making some interest on short-term funds? Be sure to contact us.

✓ OPECU is offering drawings for **\$90**. The names of everyone who has an OPECU account will be entered into a hat. One name will be picked during October, November, and December. The lucky winners will each receive \$90 in their savings account. The drawing will take place on the last day of each month except December when it will take place on Dec. 30.

✓ OPECU will be featured in an article that will run in The Herald. Get a copy to learn more about your local financial cooperative and its **90**-year history - all thanks to the amazing vision, support and trust of its member-owners.



ICU Day, debit card fraud, free credit reports and more

■ On Oct. 15, we celebrate International Credit Union Day. Stop in for treats as we recognize how the credit union movement enables member-owners to benefit.

■ Here's a tip for dealing with the rampant fraud of debit cards: Don't keep more money than you need in your checking account. If the money is not there, thieves' transactions will be denied and they will go elsewhere. Keep extra cash in a savings account and earn interest.

■ Visa will not ask for your card number, PIN, or expiration date. Don't give out this information. Anyone asking could be a scam.

■ As we work to re-open to a "new normal" with the Co-

vid-19 threat, please remember we are here to help you.

■ Watch for our Christmas Contest with prizes galore!

■ If your debit card is compromised, call the 800 number to let them know. OPECU will be notified and contact you as soon as our office is open.

■ Since our debit card is a chip card, you **MUST** insert the chip into the machine. You can no longer swipe the card! If the card has a defective strip, tell us so that we can order a new one for you.

■ Check your three credit reports free every 12 months through the authorized website: annualcreditreport.com or call 1-877-322-8228.

INSPIRING HOPE

— FOR A —
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International Credit Union Day
October 15, 2020

AMERICA'S CREDIT UNIONS | World Council | HARLAND CLARKE | CUNA.ORG/ICUDAY • #ICUDAY

HAPPY BIRTHDAY!

Each quarter, OPECU offers special greetings to our young members who will celebrate their birthdays in the upcoming three months.

In this issue, we wish a very "Happy Birthday!" to:

- ⇒ OCTOBER: Jacob
- ⇒ NOVEMBER: Nicholas
- ⇒ DECEMBER: Alex



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A Thanks-To-You Loan
NOVEMBER GIVING



A Santa Loan
HO-SO HELPFUL



A Spook-tacular Loan
IT'S BOO-TIFUL!



A Covid-19 Loan
FOR THESE TRYING TIMES

Call today to learn details.

OPECU sets office holiday hours

We hope that the upcoming holiday season is a safe and healthy one for you and yours. As we plan ahead, we have set our office hours and apologize for any inconvenience this may cause our members.

Please note this schedule to avoid any unnecessary trips to OPECU when we are closed. Thank you for your understanding. Don't forget! You can access your accounts any time, day or night, by using our online services.

- Our office will be closed:
- Oct. 12** – Columbus Day
 - Nov. 11** – Veteran's Day
 - Nov. 26** – Thanksgiving Day
 - Nov. 27** – Day after Thanksgiving
 - Dec. 24** – Closed at Noon Christmas Eve
 - Dec. 25** – Christmas Day
 - Dec. 31** – Closed at Noon New Year's Eve
 - Jan. 1** – New Year's Day
 - Jan. 18** – Martin Luther King Day